

Members to the Committee on Ways and Means

Title of Hearing: Social Security at 75 years

WEP/GPO is completely unfair to teachers in California and 14 other states, the following example, along with many others you are receiving, will surely make that obvious.

I started working at age 16 and paid into Social Security for 31 years. I put myself through college working part time jobs and paid into Social Security. After receiving my teaching credential, I taught in San Francisco at a Catholic Girl's High School, and paid into Social Security. Unfortunately, after working there for 25 years the school closed.

I was able to get a part time job at the local community college, full time jobs were an unrealistic dream. I worked at the college for 8 years, the 4% I put into an annuity retirement was matched by the colleges 4%. Now at age 62 when I submitted my claim for Social Security, which I paid into for 31 of my 40 working years, I find that my Social Security benefits will be reduced for life due to an annuity disbursement from the Cash Balance Plan administered by California State Teachers Retirement. Essentially, 50% of my annuity is deducted from my Social Security, I'm not receiving any benefit from the college, I receive only the equivalent of my contribution to my annuity, my benefit from the college is completely wiped out.

This gross injustice must be righted. I urge Congress to move the Social Security Fairness Act forward for a vote. In addition, if Congress takes up overall social security reform, I urge inclusion of repeal of the GPO and WEP as part of any reform package.

As members of Congress you must in good conscience get rid of WEP/GPO and allow teachers who have paid into Social Security get the benefits they are entitled to receive. We paid what was required of us, and the WEP and GPO cheat us out of our fair return by using a randomly devised formula to calculate our benefits!

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